

Information to identify the case:

Debtor 1 **JoEtta Hawkins Laswell**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of South Carolina**
Case number: **18-01889-dd**

Social Security number or ITIN **xxx-xx-5949**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**
Date case filed for chapter **7 4/13/18**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JoEtta Hawkins Laswell	
2. All other names used in the last 8 years	aka JoEtta Monk, aka JoEtta Freeman	
3. Address	13492 Browns Ferry Road Georgetown, SC 29440	
4. Debtor's attorney Name and address	C. Reuben Goude 119 1/2 Screven St PO Box 706 Georgetown, SC 29442	Contact phone (843) 527-2505 Email: <u>None</u>
5. Bankruptcy trustee Name and address	Kevin Campbell PO Box 684 Mount Pleasant, SC 29465	Contact phone (843) 884-6874 Email: <u>kcampbell@campbell-law-firm.com</u>

For more information, see page 2 >

6. Bankruptcy clerk's office	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am – 5:00 pm Contact phone: 803-765-5436 Date: 4/16/18
7. Meeting of creditors	May 14, 2018 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 7/13/18
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Dismissal Notice	This case may be dismissed without further notice or hearing should the debtor fail to comply with SC LBR 1017-2 (providing for dismissal for a failure to: pay the applicable filing fee, file or provide documents, or attend the meeting of creditors).	
14. Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of South Carolina

In re:
 JoEtta Hawkins Laswell
 Debtor

Case No. 18-01889-dd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-2

User: weathers
Form ID: b309aPage 1 of 2
Total Noticed: 50

Date Rcvd: Apr 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2018.

db	+JoEtta Hawkins Laswell, 13492 Browns Ferry Road, Georgetown, SC 29440-7569
543409239	+Allison Sippel Peteet, Georgetown County Treasurer, P.O. Box 421270, Georgetown SC 29442-4200
543409242	American Mint, P.O. Box 10, Mechanicsburg PA 17055-0010
543409244	Athens-Limestone Hospital, P.O. Box 2252 Dept. 3120, Birmingham AL 35246-3120
543409247	Branch B&t, Credit Card Disputes, Wilson NC 27894
543409254	+CDC Properties LLC, 158 Naomi Drive, Rogersville AL 35652-6888
543409249	+Capital One-Buy Power, 26525 N Riverwoods Blvd, Mettawa IL 60045-3440
543409250	+Capital One-Quicksilver, 15000 Capital One Dr, Richmond VA 23238-1119
543409251	+Ccs/first National Ban, 500 E 60th St N, Sioux Falls SD 57104-0478
543409255	+Centerpoint Energy Ent, Po Box 1700, Houston TX 77251-1700
543409256	+Chase Auto, Po Box 901003, Ft Worth TX 76101-2003
543409258	+Chip Daniels, Bail Bond, 913 Church Street, Georgetown SC 29440-3511
543409260	+City of Athens Alabama, P.O. Box 1089, Athens AL 35612-1089
543409261	+Dept Of Ed/582/nelnet, Po Box 173904, Denver CO 80217-3904
543409252	++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 (address filed with court: Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls SD 57104)
543409264	First Savings Credit Card, P.O. Box 2509, Omaha NE 68103-2509
543409265	+First Svg Cc, 500 East 60th St North, Sioux Falls SD 57104-0478
543409266	+Fnb Hot Sprg, P O Box 22090, Hot Springs AR 71903-2090
543409267	Forbes Heating & Air, 3924 Highmarket Street, Georgetown SC 29440
543409271	Island Medical Athens, LLC, P.O. Box 74595, Cleveland OH 44194-0002
543409273	National Park Medical Center, P.O. Box 290429, Nashville TN 37229-0429
543409274	+Nissan Motor Acceptanc, Po Box 660360, Dallas TX 75266-0360
543409277	Southern Medical Associates, P.O. Box 3239, Florence SC 29502-3239
543409282	+Tidelands Health, P.O. Box 421718, Georgetown SC 29442-4203
543409283	UCI Medical Affiliates, Patient billing services- Doctor's Care, P.O. Bix 63418, Charlotte NC 28263-3418
543409284	+US Dept. of Education, P.O. Box 7860, Madison WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: reubengoude@earthlink.net Apr 16 2018 22:12:21 C. Reuben Goude, 119 1/2 Screven St, PO Box 706, Georgetown, SC 29442
tr	+EDI: QKCAMPBELL.COM Apr 17 2018 02:08:00 Kevin Campbell, PO Box 684, Mount Pleasant, SC 29465-0684
ust	+E-mail/Text: ustpregion04.co.ecf@usdoj.gov Apr 16 2018 22:12:35 US Trustee's Office, Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448
543409240	+EDI: GMACFS.COM Apr 17 2018 02:08:00 Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300
543409241	EDI: AMEREXPR.COM Apr 17 2018 02:08:00 American Express, P. O. Box 360001, Fort Lauderdale FL 33336-0001
543409243	+EDI: AMEREXPR.COM Apr 17 2018 02:08:00 Amex, Po Box 297871, Fort Lauderdale FL 33329-7871
543409246	EDI: BANKAMER.COM Apr 17 2018 02:09:00 Bk Of Amer, Po Box 982238, El Paso TX 79998
543409245	E-mail/Text: bankruptcy@bbandt.com Apr 16 2018 22:12:30 Bb&t, Po Box 1847, Wilson NC 27894
543409248	EDI: CAPITALONE.COM Apr 17 2018 02:08:00 Capital One, 15000 Capital One Dr, Richmond VA 23238
543409257	+EDI: CHASE.COM Apr 17 2018 02:08:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298
543409259	+EDI: CITICORP.COM Apr 17 2018 02:08:00 Citi, Po Box 6241, Sioux Falls SD 57117-6241
543409262	+EDI: DISCOVER.COM Apr 17 2018 02:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington DE 19850-5316
543409263	+EDI: AMINFOF.COM Apr 17 2018 02:08:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls SD 57104-4868
543409268	+E-mail/Text: bankruptcies@foxcollection.com Apr 16 2018 22:12:36 Fox Collection Center, Radiology of Huntsville, 454 Moss Trail, Goodlettsville TN 37072-2029
543409270	EDI: IRS.COM Apr 17 2018 02:09:00 Internal Revenue Service, P.O. Box 57, Bensalem PA 19020
543409272	EDI: RMSC.COM Apr 17 2018 02:09:00 Lowe's, P.O. Box 530914, Atlanta GA 30353-0914
543409521	+EDI: PRA.COM Apr 17 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
543409275	+E-mail/Text: Bankruptcy@redfcu.org Apr 16 2018 22:12:34 Redstone Fcu, 220 Wynn Dr Nw, Huntsville AL 35893-0001
543409276	+E-mail/Text: bankruptcy@sctax.org Apr 16 2018 22:12:52 SC Department of Revenue, P.O. Box 12265, Columbia SC 29211-2265
543409278	+E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Apr 16 2018 22:12:43 State Farm, One State Farm Plaza, Bloomington IL 61710-0001
543409279	+EDI: STFM.COM Apr 17 2018 02:09:00 State Farm Fncl Svcs F, 3 State Farm Plz, Bloomington IL 61791-0002
543409280	+EDI: RMSC.COM Apr 17 2018 02:09:00 Syncb/belk, Po Box 965028, Orlando FL 32896-5028
543409281	EDI: RMSC.COM Apr 17 2018 02:09:00 Syncb/walmar, Po Box 965024, El Paso TX 79998
543409285	EDI: RMSC.COM Apr 17 2018 02:09:00 Walmart, Po Box 965024, El Paso TX 79998

TOTAL: 24

District/off: 0420-2

User: weathers
Form ID: b309a

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Total Noticed: 50

Date Rcvd: Apr 16, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
543409269* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls SD 57108)
543409253 ##+CDC Properties LLC, 24775 Savannah Trail, Athens AL 35613-5311

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

C. Reuben Goude on behalf of Debtor JoEtta Hawkins Laswell reubengoude@earthlink.net
Kevin Campbell kcambell@campbell-law-firm.com, kcambell@ecf.epiqsystems.com
US Trustee's Office USTPRRegion04.CO.ECF@usdoj.gov

TOTAL: 3